

1. PROGRAMME OVERVIEW

		Rating	Rating Watch	Outlook
1.1	Senior Unsecured Rating (Issuer)	B	-	Stable
		Ba3	-	Positive

1.2	Covered Bond Issuer			
	Name of the Covered Bond Issuer	Türkiye Garanti Bankası A.Ş.		
	Country in which the Issuer is based	Turkey		
	Financial information (link)	https://www.garantibbvainvestorrelations.com/en/		
	Information on the legal framework (link)	http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&ct-f&action=displayfile		

		Rating	Rating Watch	Outlook
1.3	Covered Bond Ratings	B1	-	-

1.4 Transaction Parties		Name	Rating (Moody's / S&P / Fitch)
Role			
Issuer		Türkiye Garanti Bankası A.Ş.	B2/BB-/B+
Cover Monitor		DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (Deloitte Türkiye)	NR/NR/NR
Offshore Account Bank		The Bank of New York Mellon	Aa2/AA-/AA
Transfer Agent		The Bank of New York Mellon	Aa2/AA-/AA
Registrar		The Bank of New York Mellon	Aa2/AA-/AA
Exchange Agent		The Bank of New York Mellon	Aa2/AA-/AA
Calculation Agent		The Bank of New York Mellon	Aa2/AA-/AA
Fiscal Agent		The Bank of New York Mellon	Aa2/AA-/AA
Security Agent		The Bank of New York Mellon	Aa2/AA-/AA
Hedging Counterparties		-	-
Listing Agent		Arthur Cox Listing Services Limited	NR/NR/NR

1.5 Outstanding Covered Bonds							
ISIN	Issue Date	Currency	Issue Amount	OC Level	FX Rate (FX/TL)	Issue Amount TL	
-	-	-	-	-	-	-	-
Legal Maturity Date	Maturity Yrs	Interest rate type	Interest Rate	Interest Paid	Principal Paid		
-	-	-	-	-	-	-	-

1.6	Overcollateralisation Ratio		
	Legal ("coverage ratio")	2%	
	[Contractual]	20%	
	Current	-	

1.7 Bond Legal Maturity		
Maturity	Outstanding (TL)	% of outstanding
Less than 1 year	-	-
1 - 2 years	-	-
2 - 3 years	-	-
3 - 4 years	-	-
4 - 5 years	-	-
5 - 10 years	-	-
Total Maturity	0	-

2. STATUTORY TESTS

2.1	Events	Y/N	Description
	Issuer Event of Default Occured	No	-
	Event of Default Occured	No	-

2.2	Nominal Value Test		Nominal Value (TL)
	Test Date	:	29.08.2024
	Nominal value of total mortgage assets (TRY)	:	20.333.055.544
	minus Nominal value of non-eligible mortgage assets (TRY)	:	327.931.369
	Nominal value of eligible mortgage assets (TRY)	:	20.005.124.175
	Nominal value of substitute assets (Government Bond) (TRY)	:	150.000.000
	Nominal value of total cover assets (TRY)	:	20.155.124.175
	Total nominal value of EUR-denominated covered bonds (EUR)	:	0
	TRY equivalent nominal of covered bonds (TRY)	:	0
	Nominal value of TRY-denominated covered bonds (TRY)	:	0
	Nominal value of covered bonds (TRY) (taking into account derivatives)	:	0
	Required Overcollateralisation Ratio	:	20%
	Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation	:	0
			Y/N
	Test Passed?	:	Yes

2.3	Cash Flow Matching Test		Cash Flows in the next 12 months (TL)
	Test Date	:	29.08.2024
	Total receipts from mortgage assets (TRY)	:	5.521.008.389
	Total receipts from substitute assets (TRY)	:	31.770.000
	Total receipts from cover assets (TRY)	:	5.552.778.389
	Total payments under EUR-denominated covered bonds (EUR)	:	0
	Total payments under TRY-denominated covered bonds (TRY)	:	0
	Receipts under the XCCY (EUR)	:	0
	Payments under the XCCY (TRY)	:	0
	Total net payments denominated in EUR (inc XCCY) (EUR)	:	0
	Total net payments denominated in TRY (inc XCCY) (TRY)	:	0
	Total payments under all liabilities (inc XCCY) (TRY)	:	0
			Y/N
	Test Passed?	:	Yes

2.4	Net Present Value Test		
	Test Date	:	29.08.2024
	NPV of mortgage assets (TRY)	:	48.237.620
	NPV of substitute assets (TRY)	:	16.081
	Total NPV of cover assets (TRY)	:	48.253.701
	NPV of EUR-denominated covered bonds (EUR)	:	0
	NPV of TRY-denominated covered bonds (TRY)	:	0
	NPV of receipts under the XCCY (EUR)	:	0
	NPV of payments under the XCCY (TRY)	:	0
	Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	0
	Spot EUR TRY exchange rate	:	37,6723
	Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	0
	Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	0
	NPV of all liabilities (inc XCCY) (TRY)	:	0
	Minimum Excess Cover (required by the Covered Bonds Communiqué)	:	2,00%
	NPV of all liabilities (inc XCCY) (TRY) including required statutory liability	:	0
			Y/N
	Test passed?	:	No

2.5 Net Present Value Stress Test

Note: No foreign interest rate stresses are run as neither CBs nor CP assets are based on floating foreign rates

Test Date : 29.08.2024

CPR	:	6,00%
Prepayment fee (% of notional repaid)	:	1,70%

Stress Test: TRY swap rates up

Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	:	164.764.571
Stressed NPV of substitute assets (TRY)	:	16.053
Total stressed NPV of cover assets (TRY)	:	164.780.624

NPV of covered bonds (TRY) (post-swap)	:	0
Required overcollateralisation	:	2,00%
NPV of covered bonds (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	:	164.948.314
Stressed NPV of substitute assets (TRY)	:	16.110
Total stressed NPV of cover assets (TRY)	:	164.964.424

NPV of covered bonds (TRY) (post-swap)	:	0
Required overcollateralisation	:	2%
NPV of covered bonds (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

NPV of mortgage assets (TRY) (inc. prepayment fees)	:	164.856.391
NPV of substitute assets (TRY)	:	16.081
Total NPV of cover assets (TRY)	:	164.872.473

NPV of EUR-denominated covered bonds (EUR)	:	0
NPV of TRY-denominated covered bonds (TRY)	:	0

NPV of receipts under the XCCY (EUR)	:	0
NPV of payments under the XCCY (TRY)	:	0

Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	0
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	:	26,37
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	0

NPV of all liabilities (inc XCCY) (TRY)	:	0
Required overcollateralisation	:	2,00%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)	:	164.856.391
Stressed NPV of substitute assets (TRY)	:	16.081
Total stressed NPV of cover assets (TRY)	:	164.872.473

NPV of EUR-denominated covered bonds (EUR)	:	0
NPV of TRY-denominated covered bonds (TRY)	:	0

NPV of receipts under the XCCY (EUR)	:	0
NPV of payments under the XCCY (TRY)	:	0

Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	0
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	:	48,97
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	0

NPV of all liabilities (inc XCCY) (TRY)	:	0
Required overcollateralisation	:	2,00%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

Reporting Date	:	02.09.2024
Period Start Date	:	01.08.2024
Period End Date	:	01.09.2024
Number of Housing Loans	:	70.194
Number of Eligible Housing Loans	:	68.449
Number of Ineligible Housing Loans	:	1.745
Housing Loan Pool Size (TL)	:	20.333.055.544
Eligible Housing Loan Pool Size (TL)	:	20.005.124.175
Housing Loans in Cover Pool	:	99,26%
of which: Interest only Loans	:	0
	:	0%
of which: Loans with payment option	:	0
	:	0%
Ineligible Housing Loan Pool Size (TL)	:	327.931.369
Number of Borrower with Eligible Housing Loan	:	68.449
Average Housing Loan Balance (TL)	:	292.263
Maximum Housing Loan Balance (TL)	:	1.999.412
Current Loan-to-Value Limit for Residential mortgage loans	:	80%
Current Loan-to-Value Limit for Commercial mortgage loans	:	50%
Weighted Average Current Loan-to-Value Ratio (Unindexed)	:	42,45%
Weighted Average Interest Rate (%)	:	2,38%
Weighted Average Seasoning (months)	:	20,40
Weighted Average Term to Maturity (months)	:	72,00
Maximum Term to Maturity (months)	:	164
Expected WAL of cover pool (yrs)	:	3,8939
Expected WAL of outstanding covered bonds (yrs)	:	0
Revenue Receipts for the Period (TL)	:	467.636.067
Principal Receipts for the Period (TL)	:	317.200.079
	:	
	:	150.000.000
Substitute Assets in Cover Pool	:	0,74%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	20.005.124.175	99,26%	68.449	100,00%
Substitute Cover Assets types				
Government bonds	150.000.000	0,74%	1	0,00%
Other Substitute Assets	0	0,00%	0	0,00%
Cash	0	0,00%	0	0,00%
Other Cover Assets	0	0,00%	0	0,00%
Total	20.155.124.175	100,00%	68.450	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	19.772.500.824	98,84%	67.599	98,76%
Arrears				
0 - 1 month	232.623.351	1,16%	850	1,24%
1 month +	0	0,00%	0	0,00%

3.4 Current loan balance

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 10.000 [	502.941	0,00%	55	0,08%
[10.000 ; 15.000 [	9.441.933	0,05%	733	1,07%
[15.000 ; 20.000 [	25.037.995	0,13%	1.416	2,07%
[20.000 ; 25.000 [	39.536.552	0,20%	1.756	2,57%
[25.000 ; 50.000 [	352.478.969	1,76%	9.474	13,84%
[50.000 ; 75.000 [	469.971.956	2,35%	7.572	11,06%
[75.000 ; 100.000 [	546.512.687	2,73%	6.279	9,17%
[100.000 ; 125.000 [	592.738.941	2,96%	5.294	7,73%
[125.000 ; 250.000 [	2.220.217.922	11,10%	12.768	18,65%
[250.000 ; 1.000.000 [	10.909.434.643	54,53%	19.406	28,35%
[1.000.000 ; 1.500.000 [	3.595.888.973	17,97%	2.982	4,36%
[1.500.000 ; 2.000.000 [	1.243.360.664	6,22%	714	1,04%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	20.005.124.175	100,00%	68.449	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	156.098.855	0,78%	1.548	2,26%
[10% ; 20% [	1.597.208.323	7,98%	10.564	15,43%
[20% ; 30% [	2.908.953.796	14,54%	13.424	19,61%
[30% ; 40% [	3.806.940.725	19,03%	12.496	18,26%
[40% ; 50% [	5.052.422.816	25,26%	11.899	17,38%
[50% ; 60% [	4.367.607.262	21,83%	11.383	16,63%
[60% ; 70% [	1.534.283.530	7,67%	5.670	8,28%
[70% ; 80% [	581.608.869	2,91%	1.465	2,14%
Over 80%	0	0,00%	0	0,00%
Total	20.005.124.175	100,00%	68.449	100,00%

3.6 Interest rate

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 5% [-	-	-	-
[5% ; 8% [	1.294.129	0,01%	5	0,01%
[8% ; 9% [	2.174.300	0,01%	56	0,08%
[9% ; 10% [	7.535.234	0,04%	165	0,24%
[10% ; 11% [	129.703.367	0,65%	1.079	1,58%
[11% ; 12% [	663.325.092	3,32%	6.599	9,64%
[12% ; 15% [	965.520.314	4,83%	16.757	24,48%
Over 15%	18.235.571.739	91,15%	43.788	63,97%
Total	20.005.124.175	100,00%	68.449	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	20.005.124.175	100%	68.449	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	20.005.124.175	100%	68.449	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	7.686.650.193	38,42%	10.045	14,68%
[12 ; 24 [	6.925.566.398	34,62%	11.193	16,35%
[24 ; 36 [	1.305.936.569	6,53%	5.866	8,57%
[36 ; 48 [	2.021.844.585	10,11%	13.398	19,57%
[48 ; 54 [	728.224.474	3,64%	5.955	8,70%
[54 ; 72 [	665.536.822	3,33%	6.774	9,90%
[72 ; 96 [	486.008.437	2,43%	9.445	13,80%
[96 ; 108 [	144.470.744	0,72%	4.686	6,85%
[108 ; 120 [	17.895.824	0,09%	524	0,77%
[120 ; 144 [	20.099.250	0,10%	491	0,72%
[144 ; 168 [	2.858.571	0,01%	70	0,10%
[168 ; 192 [	32.308	0,00%	2	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	20.005.124.175	100,00%	68.449	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	106.158	0,00%	6	0,01%	45
2011	2.270.133	0,01%	48	0,07%	60
2012	1.496.935	0,01%	43	0,06%	51
2013	13.312.912	0,07%	337	0,49%	60
2014	7.258.470	0,04%	159	0,23%	60
2015	39.337.536	0,20%	1.490	2,18%	31
2016	184.176.333	0,92%	5.213	7,62%	24
2017	277.902.081	1,39%	5.440	7,95%	33
2018	148.550.559	0,74%	2.536	3,70%	37
2019	298.955.319	1,49%	3.283	4,80%	54
2020	1.402.428.030	7,01%	11.881	17,36%	63
2021	2.377.669.775	11,89%	14.573	21,29%	68
2022	913.850.651	4,57%	2.863	4,18%	69
2023	7.391.988.663	36,95%	11.760	17,18%	80
2024	6.945.820.619	34,72%	8.817	12,88%	71
Total	20.005.124.175	100,00%	68.449	100,00%	72

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.214.974	0,01%	7	0,01%
[12 ; 24 [	1.116.293.837	5,58%	11.566	16,90%
[24 ; 36 [	1.737.048.445	8,68%	10.130	14,80%
[36 ; 48 [	2.381.850.572	11,91%	8.531	12,46%
[48 ; 54 [	769.908.076	3,85%	2.279	3,33%
[54 ; 72 [	4.303.345.870	21,51%	13.448	19,65%
[72 ; 96 [	3.523.275.357	17,61%	14.009	20,47%
[96 ; 108 [	3.273.442.981	16,36%	4.974	7,27%
[108 ; 120 [	2.648.860.939	13,24%	3.197	4,67%
[120 ; 144 [	247.713.399	1,24%	298	0,44%
[144 ; 168 [	2.169.725	0,01%	10	0,01%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	20.005.124.175	100,00%	68.449	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	20.005.124.175	100%	68.449	100%
Non First Lien Mortgage	0	0%	0	0%
Total	20.005.124.175	100%	68.449	100%

3.12 Loan purpose

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	20.005.124.175	100,00%	68.449	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	20.005.124.175	100,00%	68.449	100,00%

3.13 Payment type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	20.005.124.175	100%	68.449	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	20.005.124.175	100%	68.449	100%

3.14 Prepayment option

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	20.005.124.175	100%	68.449	100%
Loans without Prepayment option	0	0%	0	0%
Total	20.005.124.175	100%	68.449	100%

3.15 Borrower type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	13.649.582.213	68,23%	47.235	69,01%
Retired / Pensioner	2.968.513.251	14,84%	12.813	18,72%
Self-Employed	3.387.028.711	16,93%	8.401	12,27%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	20.005.124.175	100,00%	68.449	100,00%

3.16 Occupancy type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	16.970.662.784	84,83%	58.114	84,90%
Investment Purposes	2.659.022.236	13,29%	8.824	12,89%
Rent Income Purposes	338.393.381	1,69%	1.387	2,03%
Vacation	35.496.698	0,18%	112	0,16%
Other(Blank)	1.549.076	0,01%	12	0,02%
Total	20.005.124.175	100,00%	68.449	100,00%

3.17 City concentration

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	5.835.310.096	29,17%	17.656	25,79%
TOP 5	12.070.940.944	60,34%	39.817	58,17%
TOP 10	14.638.265.321	73,17%	49.481	72,29%
TOP 20	17.586.606.597	87,91%	59.808	87,38%
TOP 30	18.724.006.912	93,60%	63.700	93,06%
Total	20.005.124.175	100,00%	68.449	100,00%

3.18 City	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	342.801.535	1,71%	1.608	2,35%
Adıyaman	8.980.948	0,04%	22	0,03%
Afyon	69.432.174	0,35%	268	0,39%
Ağrı	3.736.520	0,02%	22	0,03%
Aksaray	34.117.028	0,17%	135	0,20%
Amasya	59.549.572	0,30%	179	0,26%
Ankara	3.361.351.713	16,80%	12.399	18,11%
Antalya	773.976.911	3,87%	2.837	4,14%
Ardahan	1.256.440	0,01%	6	0,01%
Artvin	17.698.475	0,09%	61	0,09%
Aydın	342.611.460	1,71%	1.138	1,66%
Balıkesir	354.007.971	1,77%	1.128	1,65%
Bartın	71.831.844	0,36%	243	0,36%
Batman	29.041.023	0,15%	80	0,12%
Bayburt	2.953.026	0,01%	7	0,01%
Bilecik	36.785.339	0,18%	101	0,15%
Bingöl	3.742.074	0,02%	13	0,02%
Bitlis	12.617.631	0,06%	55	0,08%
Bolu	130.692.300	0,65%	367	0,54%
Burdur	14.431.086	0,07%	80	0,12%
Bursa	724.741.155	3,62%	2.463	3,60%
Çanakkale	111.386.930	0,56%	363	0,53%
Çankırı	11.369.256	0,06%	46	0,07%
Çorum	120.538.187	0,60%	504	0,74%
Denizli	190.970.405	0,95%	701	1,02%
Diyarbakır	201.276.289	1,01%	592	0,86%
Düzce	68.457.195	0,34%	253	0,37%
Edirne	60.297.395	0,30%	226	0,33%
Elazığ	27.135.544	0,14%	107	0,16%
Erzincan	14.882.095	0,07%	47	0,07%
Erzurum	26.047.595	0,13%	136	0,20%
Eskisehir	354.871.372	1,77%	1.187	1,73%
Gaziantep	275.763.379	1,38%	1.213	1,77%
Giresun	67.698.194	0,34%	256	0,37%
Gümüşhane	5.227.241	0,03%	10	0,01%
Hakkari	3.286.878	0,02%	6	0,01%
Hatay	12.381.454	0,06%	25	0,04%
Iğdir	11.390.455	0,06%	42	0,06%
Isparta	29.455.061	0,15%	126	0,18%
Istanbul	5.835.310.096	29,17%	17.656	25,79%
İzmir	1.302.798.780	6,51%	4.025	5,88%
Kahramanmaraş	18.010.727	0,09%	32	0,05%
Karabük	44.604.162	0,22%	176	0,26%
Karaman	14.604.233	0,07%	87	0,13%
Kars	12.930.256	0,06%	55	0,08%
Kastamonu	33.994.578	0,17%	152	0,22%
Kayseri	383.341.574	1,92%	1.208	1,76%
Kilis	15.135.340	0,08%	58	0,08%
Kırıkkale	40.427.955	0,20%	173	0,25%
Kırklareli	68.087.111	0,34%	265	0,39%
Kırşehir	31.007.805	0,15%	91	0,13%
Kocaeli (İzmit)	797.503.443	3,99%	2.900	4,24%
Konya	196.186.335	0,98%	875	1,28%
Kütahya	44.512.564	0,22%	186	0,27%
Malatya	5.369.625	0,03%	15	0,02%
Manisa	331.958.467	1,66%	1.344	1,96%
Mardin	28.653.521	0,14%	82	0,12%
İçel	435.328.983	2,18%	1.742	2,54%
Muğla	352.711.892	1,76%	946	1,38%
Muş	6.274.136	0,03%	16	0,02%
Nevşehir	20.861.084	0,10%	71	0,10%
Niğde	34.605.302	0,17%	128	0,19%
Ordu	137.453.413	0,69%	520	0,76%
Osmaniye	17.360.223	0,09%	37	0,05%
Rize	15.095.579	0,08%	88	0,13%
Sakarya (Adapazarı)	271.753.696	1,36%	960	1,40%
Samsun	279.270.250	1,40%	971	1,42%
Şanlıurfa	50.353.626	0,25%	231	0,34%
Siirt	12.477.904	0,06%	28	0,04%
Sinop	24.269.400	0,12%	89	0,13%
Sivas	49.346.203	0,25%	171	0,25%
Şirnak	4.395.895	0,02%	15	0,02%
Tekirdağ	669.041.294	3,34%	2.507	3,66%
Tokat	32.152.934	0,16%	159	0,23%
Trabzon	83.297.352	0,42%	258	0,38%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	9.397.704	0,05%	31	0,05%
Uşak	37.111.786	0,19%	153	0,22%
Van	36.325.574	0,18%	97	0,14%
Yalova	93.821.634	0,47%	305	0,45%
Yozgat	11.214.508	0,06%	44	0,06%
Zonguldak	127.976.078	0,64%	450	0,66%
Total	20.005.124.175	100,00%	68.449	100%